

## INFORMATION DISCLOSURE CITATION

Atty. Docket No.	05793.3043	Appln. No.	09/812,831
Applicant	Scott BASS		
Filing Date	March 21, 2001	Group:	<del>2163</del> 3624

## U.S. PATENT DOCUMENTS

Examiner Initial*	Document Number	Issue Date	Name	Class	Sub Class	Filing Date If Appropriate
<i>JS</i>	6,298,335 B1	10/02/01	Bernstein	705	40	11/18/1998

## FOREIGN PATENT DOCUMENTS

Document Number	Publication Date	Country	Class	Sub Class	Translation Yes or No

## OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

<i>JS</i>	International Search Report dated February 25, 2003 for PCT/US02/08428.
<i>JS</i>	U.S. Patent Appln. Publn. No. 2002/0059139 A1 published May 16, 2002. <i>EVANS CLASS 705, SUBCLASS 40</i>
<i>JS</i>	U.S. Patent Appln. Publn. No. 2002/0077972 A1 published June 20, 2002. <i>WILWERDING CLASS 705, SUBCLASS 39</i>
<i>JS</i>	Piumelli, Frederick A., "Automating Collections", <i>Business Credit</i> , New York, February 2001.
<i>JS</i>	Hill Jr., Sidney, "Are Online Collections for Real?", <i>Collections and Credit Risk</i> , New York, July 1999.

Examiner <i>JS</i>	Date Considered <i>03/14/06</i>
*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609; draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	

Complete If Known

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

1

Application Number	09/812,831
Filing Date	March 21, 2001
First Named Inventor	Bass
Art Unit	3624
Examiner Name	D. Felten
Attorney Docket Number	05793.3043

## U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No. <sup>1</sup>	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
AE	5-19-09	US-2003/0033245	2-13-2003	KAHR	
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			
		US-			

Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>6</sup>

Examiner  
SignatureDate  
Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.